

From: "Rhonda G. Miller" <rmiller@firstbank.com> on 04/11/2006 12:15:07 PM

Subject: Commercial Real Estate Lending

My name is Rhonda G. Miller and I am an employee of First Bank and Trust located in Wise, Virginia. I am sending this e-mail to state my opposition to the above referenced propose regulation. This is regulatory overkill and would hurt real estate lending causing an artificial real estate recession.

Before imposing regulations across the board the Federal Reserve should first "regulate banks that are making risky loans before imposing penalties on the entire banking industry.

I feel this regulation will push Banks into making unsecured loans to get around the regulation and thus put the industry at a greater risk.

The regulatory over reaction to the S&L crisis in the later 1980's in hindsight caused unneeded harm. Please do not make the same mistake again.

First Bank and Trust does not fear regulation nor do we fear establishing and maintaining credit quality. Do not punish our Bank and many others for doing a good job when you have not dealt directly with the loose cannons and high flyers that do not focus on underwriting and credit quality.

Sincerely,

Rhonda G. Miller

CS/Administrative Assistant

Phone #276-328-3439

Thank you.